

EXHIBIT Z

M. GARNI

		ADDITIONAL CREDITED RATES : (PAGE 1)																									
		1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973
		.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
Prior to 1935		.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1935-1941		.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1942-1947		.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1948-1959		.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280	.0280
1960-1964																											
1965-1969																											
1970-1973																											

091 PROPRIETARY

for each issue year, the highest available policy (each rate has been shown).
 (5% through 1948, 6% for 1970 through 1973).

Printed on P-1 Based and Valid
 by Financial Management
 Patriotic Garni

Notice. "Production and Use Subject to Case Management and Protective Orders in MDL No. 1091, United States Dist Ct."

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M. GARNI

SOME YEAR & CITIES, RATES	HISTORICAL RATES												FUTURE RATES											
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
Prior to 1935	.0490	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1935-1941	.0490	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1942-1947	.0490	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1948-1959	.0490	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1960-1964	.0490	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1965-1969	.0490	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1970-1972	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1973-1975	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1976-1978	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1979-1981	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1982-1984	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1985-1987	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1988-1990	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935
1991-1993	.0500	.0500	.0515	.0535	.0555	.0575	.0595	.0615	.0635	.0655	.0675	.0695	.0715	.0735	.0755	.0775	.0795	.0815	.0835	.0855	.0875	.0895	.0915	.0935

for each lease year, the highest available policy loan rate has been shown,
 (52 through 1980, etc for 1970 through 1977, etc for 1978 through 1981, and adjustable thereafter).

Prepared by: P.R. Bates and Valarie
 pt Financial Management
 particle Querin

Notice. "Production and Use Subject to Case Management and Protective Orders in MDL No. 1091, United States Dist. Ct."

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M. GARNI

for each issue year, the highest available policy loan rate has been shown (5% through 1969, 6% for 1970 through 1977, 8% for 1978 through 1981, and 10% thereafter).

Prepared by: Eli Bates and Valerie
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Date: 10/20/00

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MetLife's Historical Credited Dividend Rates

Year ended (Illustrative %)	1977 %	1978 %	1979 %	1980 %	1981 %	1982 %	1983 %	1984 %	1985 %	1986 %	1987 %	1988 %	1989 %	1990 %	1991 %	1992 %	1993 %
1976 (4.25%)	5.25	5.45	5.45	6.10	6.5	7.1	7.1	7.1	7.15	7.15	7.17	7.17	7.17	7.15	7.15	7.13	7.13
1977 (4.35%)	5.25	5.43	5.43	5.10	6.5	7.1	7.1	7.1	7.15	7.15	7.17	7.17	7.17	7.15	7.15	7.13	7.13
1978 (4.45%)	5.25	5.43	5.43	5.20	6.6	7.3	7.3	7.3	7.35	7.35	7.37	7.37	7.37	7.35	7.35	7.33	7.33
1979 (4.55%)	5.25	5.43	5.43	5.30	6.7	7.3	7.3	7.3	7.35	7.35	7.37	7.37	7.37	7.35	7.35	7.33	7.33
1980 (4.73%)	5.25	5.43	5.43	5.35	6.8	7.3	7.3	7.3	7.35	7.35	7.37	7.37	7.37	7.35	7.35	7.33	7.33
1981 (4.90%)	5.25	5.43	5.43	5.50	7.0	7.3	7.3	7.3	7.35	7.35	7.37	7.37	7.37	7.35	7.35	7.33	7.33
1982 (4.90%)	5.25	5.43	5.43	5.70	7.2	7.5	7.5	7.5	7.55	7.55	7.57	7.57	7.57	7.55	7.55	7.53	7.53
1983 (4.95%)	5.25	5.43	5.43	5.90	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1984 (4.95%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1985 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1986 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1987 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1988 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1989 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1990 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1991 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1992 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1993 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1994 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73
1995 (5.00%)	5.25	5.43	5.43	5.95	7.4	7.7	7.7	7.7	7.75	7.75	7.77	7.77	7.77	7.75	7.75	7.73	7.73

How to Interpret this chart:

The column on the left, under the heading of Year and Illustrative Rate, shows the Illustrative rate for the year the policy was issued. Follow across the row (left to right) for the amount that was actually credited to the policy. For instance, a policy issued in 1976 had an illustrative rate of 5.25% which continued through 1977, increased to 5.43% in 1978 and 1979, increased to 6.10% for 1980 and 1981, etc.

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